

IN THE CLAIMS:

Please **CANCEL** Claims **86-89** without prejudice.

Please **REPLACE** Claim **69** as follows:

69. (AMENDED) A method for providing installment plan options, comprising:
- generating a purchase price at a POS terminal;
 - generating a credit card number at the POS terminal;
 - transmitting the purchase price and the credit card number from the POS terminal to a central controller;
 - using the central controller to generate an installment plan for payment of the purchase price;
 - transmitting data concerning the installment plan from the central controller to the POS terminal;
 - generating at the POS terminal a selection signal to indicate whether the installment plan is accepted; and
 - transmitting the selection signal from the POS terminal to the central controller.

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Please **ADD** new Claims **91-117** as follows:

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91. (NEW) The method of claim 69, further comprising:
determining an upsell to offer at the POS terminal.
92. (NEW) The method of claim 91, in which determining the upsell comprises:
receiving at the POS terminal from the central controller an upsell identifier that
identifies the upsell to offer.
93. (NEW) The method of claim 91, in which determining the upsell comprises:
determining the upsell to offer based on at least one of the purchase price and the credit
card number.
94. (NEW) The method of claim 91, further comprising:
displaying a signal indicative of the upsell to offer at the POS terminal.

95. (NEW) The system of claim 80, wherein the central controller determines whether to allow installment payments on the purchase price, and generates the installment plan only if installment payments on the purchase price are allowed.

B4 96. (NEW) The system of claim 95, wherein the determination of whether to allow installment payments is based on the purchase price.

97. (NEW) The system of claim 96, wherein the determination of whether to allow installment payments is made by comparing the purchase price to a predetermined amount, and allowing installment payments only if the purchase price exceeds the predetermined amount.

98. (NEW) The system of claim 95, wherein the determination of whether to allow installment payments is based on whether an account indicated by the credit card number is pre-approved for installment payments.

99. (NEW) The system of claim 80, in which the POS terminal further determines an upsell to offer.

100. (NEW) The system of claim 99, in which the POS terminal receives from the central controller an upsell identifier that identifies the upsell to offer.

101. (NEW) The system of claim 99, in which the POS terminal determines the upsell to offer based on at least one of the purchase price and the credit card number.

102. (NEW) The method of claim 99, in which the POS terminal further displays a signal indicative of the upsell to offer.

103. (NEW) A system for providing installment plan options, comprising:
means for generating a purchase price at a POS terminal;
means for generating a credit card number at the POS terminal;
means for transmitting the purchase price and the credit card number from the POS terminal to a central controller;
means for using the central controller to generate an installment plan for payment of the purchase price;
means for transmitting data concerning the installment plan from the central controller to the POS terminal;
means for generating at the POS terminal a selection signal to indicate whether the installment plan is accepted; and
means for transmitting the selection signal from the POS terminal to the central controller.

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104. (NEW) The system of claim 103, further comprising:
means for displaying a signal indicative of the installment plan at the POS terminal.

105. (NEW) The system of claim 104, further comprising:
means for receiving input from a customer at the POS terminal to indicate selection of the installment plan.

106. (NEW) The system of claim 103, further comprising:
means for authorizing use of the installment plan for a financial account indicated by the credit card number, if the selection signal indicates acceptance of the installment plan.

107. (NEW) The system of claim 103,
in which the means for using the central controller to generate an installment plan includes means for generating a plurality of installment plans, and
in which the means for transmitting data concerning the installment plan includes means for transmitting data concerning the plurality of installment plans from the central controller to the POS terminal.

108. (NEW) The system of claim 107, in which the selection signal indicates acceptance of one of the plurality of installment plans.

109. (NEW) The system of claim 103, further comprising:
means for determining whether to allow installment payments on the purchase price; and
in which the means for using the central controller to generate the installment plan comprises means for using the central controller to generate the installment plan only if installment payments on the purchase price are allowed.

110. (NEW) The system of claim 109, in which the means for determining whether to allow installment payments comprises means for determining whether to allow installment payments based on the purchase price.

111. (NEW) The system of claim 110, in which the means for determining whether to allow installment payments includes:

means for comparing the purchase price to a predetermined amount; and
means for allowing installment payments only if the purchase price exceeds the predetermined amount.

112. (NEW) The system of claim 109, in which the means for determining whether to allow installment payments comprises means for determining whether to allow installment payments based on whether an account indicated by the credit card number is pre-approved for installment payments.

113. (NEW) The system of claim 103, further comprising:
means for transmitting a merchant identifier from the POS terminal to the central controller, the merchant identifier indicating a merchant; and
means for crediting the purchase price to the merchant.

114. (NEW) The system of claim 103, further comprising:
means for determining an upsell to offer at the POS terminal.

115. (NEW) The system of claim 114, in which the means for determining the upsell comprises:
means for receiving at the POS terminal from the central controller an upsell identifier that identifies the upsell to offer.

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116. (NEW) The system of claim 114, in which the means for determining the upsell comprises:
means for determining the upsell to offer based on at least one of the purchase price and the credit card number.

117. (NEW) The system of claim 114, further comprising:
means for displaying a signal indicative of the upsell to offer at the POS terminal.